THE UNITED STATES PATENT AND TRADEMARK OFFICE

	THE UNITED STATES PA	IENI A	ND TRADEWARK OFFICE
Applicant:	Curry et al.)	Examiner: Campen, K.
Serial No.:	10/811,318)	Art Unit : 3691
Filing Date:	March 26, 2004)	Atty. Docket No. 040252
Title: STRU	ICTURED CREDIT ENHAN	ICEMENT	rs
		Pittsburg	h, Pennsylvania 15222
		May 26,	2009
VIA ELECT	RONIC FILING		
Mail Stop: RC Commissione P.O. Box: 1450 Alexandria, V	r for Patents)		
	AMENDME	NT TRAI	NSMITTAL
1. Transn	nitted herewith is an amendment	for this app	olication.
		<u>STATUS</u>	
2. Applica	ant is		
accordance wit	A statement that this filing is h the rule change effective Septe		
⊠ oth	er than a small entity.		

EXTENSION OF TERM

NOTE:	: "Extension of Time in Patent Cases (Supplement Amendments) - If a timely and complete response has been filed Non-Final Office Action, an extension of time is not required to permit filing and/or entry of an additional amendment expiration of the shortened statutory period.					
	If a timely response has been filed after a Final Office Action, an extension of time is required to permit filing and/or entry of a Notice of Appeal or filing and/or entry of an additional amendment after expiration of the shortened statutory period unless the timely-filed response placed the application in condition for allowance. Of course, if a Notice of Appeal has been filed within the shortened statutory period, the period has ceased to run." Notice of December 10, 1985 (1061 O.G. 34-35).					
NOTE:	See 37 CFR 1.645 for extensions of time in interference proceedings, and 37 CFR 1.550(c) for extensions of time in reexamination proceedings.					
3.	The proceedings herein are for a patent application and the provisions of 37 CFR 1.136 apply.					
)	complete (a) or (b), as	s applicable	<u>e)</u>	
(a)	Applicant petitions for an extension of time under 37 CFR 1.136 (fees: 37 CFR 1.17(a)-(d) for the total number of months checked below:					
Extensi (months			Fee for other than small entity		Fee for small entity	
one	month		\$ 130.00		\$ 65.00	
two	months		\$ 490.00		\$245.00	
thre	e month	ıs	\$1,110.00		\$555.00	
four	months	i	\$1,730.00		\$865.00	
					Fee: <u>\$1,110.00</u>	
lf an ad	ditional	extension of time	is required, please co	nsider this	a petition therefor.	
		(che	ck and complete the n	ext item, if	applicable)	
		An extension for therefor of \$extension now re	is ded		eady been secured and the fee paid n the total fee due for the total months of	
			Extens	sion fee du	e with this request \$	
			OR			
(b)		petition is being		r the poss	s required. However, this conditional sibility that applicant has inadvertently time.	

FEE FOR CLAIMS

4. The fee for claims (37 CFR 1.16(b)-(d) has been calculated as shown below:

(Col.	1)	(Col. 2) (Col. 3) SMALL ENTITY			OTHER THAN A SMALL ENTITY				
CLAII REMAII AFTE AMENDI	NING ER	PREVI	ST NO OUSLY FOR	PRESENT EXTRA	RATE	ADDIT. FEE	OR	RATE	ADDIT. FEE
TOTAL	24 •	MINUS	36 ••	= 0	X26=	\$0		X52=	\$0
INDEP.	3 •	MINUS	5 •••	= 0	X110=	\$0		X220=	\$0
FIRS	T PRES	ENTATION	OF MUL	TIPLE DEP. CLAIM	+195=	\$		+390=	\$0
					TOTAL ADDIT. FEE	\$0	OR	TOTAL ADDIT. FEE	\$0

- If the entry in Col. 1 is less than entry in Col. 2, write "0" in Col. 3.
- •• If the "Highest No. Previously Paid for" IN THIS SPACE is less than 20, enter "20."
- ••• If the "Highest No. Previously Paid for" IN THIS SPACE is less than 3, enter "3."

 The "Highest No. Previously Paid for" (Total or indep.) is the highest number found in the appropriate box in Col. 1 of a prior amendment or the number of claims originally filed.

WARNING "After final rejection or action (§ 1.113) amendments may be made cancelling claims or complying with any requirement of form which has been made." 37 CFR § 1.116(a) (emphasis added).

Complete (c) or (d), as applicable)

		Complete (c) of (d), as applicable)
(c)	\boxtimes	No additional fee for claims is required.
		OR
(d)		Total additional fee for claims required \$
		FEE PAYMENT
5.		Attached is a check in the sum of \$
	\boxtimes	Charge Account No. <u>11-1110</u> the sum of \$ <u>1,110.00</u>

FEE DEFICIENCY

NOTE: If there is a fee deficiency and there is no authorization to charge an account, additional fees are necessary to cover the additional time consumed in making up the original deficiency. If the maximum, six-month period has expired before the deficiency is noted and corrected, the application is held abandoned. In those instances where authorization to charge is included, processing delays are encountered in returning the papers to the PTO Finance Branch in order to apply these charges prior to action on the cases. Authorization to charge the deposit account for any fee deficiency should be checked. See the Notice of April 7, 1986, (1065 O.G. 31-33).

6. If any additional extension and/or fee is required, charge Account No. 11-1110.

AND/OR

 If any additional fee for claims is required, charge Account No. <u>11-1110.</u>

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